

STATE OF WASHINGTON
**OFFICE OF
INSURANCE COMMISSIONER**
**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON**

In the Matter of) No. D 01 - 122
)
 Mark F. Chase,) ORDER REVOKING
) LICENSE
Licensee.)

To: Mark F. Chase
 17618 162nd Ave SE
 Renton, WA 98058

Mark F. Chase
 14508 Talmo Dr. NW
 Gig Harbor, WA 98332

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is **REVOKED**, effective January 6, 2002, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. On the application for reinstatement of your agent's license, March 2, 2001, you answered "no" to question # 9, "Have any complaints been filed against you with any Insurance Department?" You were investigated by the Washington Department of Insurance, case # 99-0474. The case was closed, April 29, 2000, with a letter of reprimand being issued to you. This false statement shows you to be untrustworthy and not qualified for a license, within the meaning of RCW 48.17.070. The false statement also is grounds for revocation of your agent's license under RCW 48.17.530 (c) (h) and RCW 48.17.090 (3).

2. On February 2, 2000, you met with Deborah Wolf, Human Resource Manager, Abossein Engineering and its employees. Each employee of Abossein Engineering submitted an application, which you collected and submitted to Mid-West National for processing. Between February 7 and February 16, 2000, Mid-West National started sending letters to the employees advising them that their applications were being processed. Mid-West National included a copy of their application with the letter. A number of employees contacted Ms. Wolf and advised her that the application copy was not the application they had completed and given to you. They also claimed that their signatures had been forged. When this was brought to Mid-West National's attention, the company gave a complete refund of premiums. In each case this conduct of fabricating applications and forging signatures violated RCW 48.18.070 (1) and RCW 48.30.210.

3. On February 8, 2001, you met with Mrs. Richardson and she purchased a \$50,000 cancer

policy, which she was told by you would be effective that day. Upon receipt of the Certificate of Insurance from Mid-West National Insurance Company, Mrs. Richardson discovered that the benefit she applied for had been changed to \$20,000 and the effective date of the coverage was March 1, 2001. The Certificate included coverage for her dependents, which she had not applied for and the application that was included with the Certificate was not the one she completed and signed on February 8, 2001. The application, authorization for direct payment, confirmation of presentation and medical record release form were all signed by someone other than herself. It was also determined that when the Certificate was sold to Mrs. Richardson, you were not licensed as an insurance agent in Washington. In your letter to Victor Overholt, received July 24, 2001, you stated that you did not know the exact number of applications written while your license was inactive but thought the number to be around 8 to 10. Submitting an altered application is a violation of RCW 48.18.070 (1) and RCW 48.30.210. Each application submitted while not being licensed is a violation of RCW 48.17.060 (1) (2).

By reason of your conduct, you have shown yourself to be and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.070, and RCW 48.17.530(1) (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT LACEY, WASHINGTON, this 17th day of December, 2001.

MIKE KREIDLER
Insurance Commissioner

By

SCOTT JARVIS
Deputy Commissioner

Investigator: Vic Overholt